

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
TB-529-C

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Order Filed on March 20, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 23-17261

Adv. No.

Hearing Date: 2-11-25

Judge: (JNP)

In Re:

HAYDEE VELAZQUEZ

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: March 20, 2025

A handwritten signature in black ink, appearing to read "JNP", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Haydee Velazquez

Case No: 23-17261

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Truist Bank (“Truist”), with the appearance of Edward Jacob Gruber, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Truist is the holder of a first purchase money security interest encumbering a 2019 Volkswagen Jetta bearing vehicle identification number 3VWE57BU5KM089481.**
- 2. That the Debtor’s account with Truist has arrears through January 2025 in the amount of \$2,834.10,**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above through her Chapter 13 Plan.**
- 4. That commencing February 2025, if the Debtor fails to make any payment to Truist within thirty (30) days after it falls due, Truist shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Truist Bank must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Truist shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$549.00 to Truist Bank through her Chapter 13 Plan.**